

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 10/631,970  
Filed : August 1, 2003  
Applicant : Daniel Hamilton et al.  
Title : PAYMENT PROCESSING WITH SELECTION OF A RISK  
: REDUCTION TECHNIQUE  
  
TC/AU : 3621  
Examiner : Unassigned  
  
Docket No. : 23952-0108  
Customer No. : 72386  
Confirmation No. : 3665

**INFORMATION DISCLOSURE STATEMENT**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Please consider the information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" which is made pursuant to 37 C.F.R. §§ 1.56, 1.97(b), and 1.98.

Applicants submit that no fee is due in connection with this Information Disclosure Statement because the Information Disclosure Statement is being submitted before the mailing of the first Office Action on the merits in accordance with 37 C.F.R. § 1.97(b). However, Applicants authorize charging any omitted fees to deposit account No. 19-5029 in the event of a deficiency.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the Applicants may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

/Malvern U. Griffin, III/

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Date: **December 27, 2007**

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